

AMENDMENTS TO THE SPECIFICATION

Please amend the first paragraph on page 1 of the application as filed as follows:

This application claims priority from a provisional patent application, serial number 60/504,539, entitled "Insurance Management Systems and Methods Therefore", by inventor Safaa Hashim, filed September 19, 2003, which is incorporated by reference.

Please amend paragraph 0053 on page 11 of the application as filed as follows:

Within a case, the user identity and/or role also determines the data that ~~that~~ the user can view and/or edit. In other words, a user may have access for viewing to only some data pertaining to a case but not other data based on his user identity and/or role. Likewise, a user may be able to view some data but not edit such data based on his user identity and/or role. As an example, a case manager at a service provider may be able to view selected data pertaining to a case (e.g., the phone number of an applicant for contact purposes) but not others (e.g., the policy limit). As another example, a case manager at a carrier may be able to view certain data pertaining to a case (e.g., the agency in charge of the case) but not edit such information (e.g., cannot change the agency name to another agency).

Please amend paragraph 0056 on page 11 of the application as filed as follows:

The IBOS is implemented by a multi-layer component architecture, with each layer serving as a container for grouping the modular components associated with the layer below it. In one embodiment, the IBOS is implemented by a five-tier architecture: portal/container, web application, module, tool, and view. These ~~the~~ IBOS architecture components are depicted in Fig. 3. At the highest level is the portal/container level 302. Under portal/container level is the application level 304. Application level 304 includes one or more web-centric applications, some or all of which preferably adopt the web-centric desktop visual metaphor provided by portal/container level 302.

Please amend paragraph 0084 on page 19 of the application as filed as follows:

Note that in Fig. 5, each ~~of each~~ iDesktop™ application 502, 504, and 508 is shown interacting with its own web client (which may be through a wired connection as in the case of web client 502a or a wireless connection, as in the case of web client 502b). ITT hub 510 is also shown coupled to legacy

systems, such as the service providers' own order processing system 527, the agency's own case management system 528 ~~526~~, or the carrier's own application underwriting system 525.

Please amend paragraph 0109 on page 25 of the application as filed as follows:

Once preliminary client and case data is obtained, the client may also employ ~~employed~~ the QuickQuote™ tool (1706) to search among carriers for insurance products that fit the requirements of the client and to provide some preliminary premium quote and/or to provide alternative products that may also be of interest to the client. At this point, the agent may associate the case to be underwritten with an agency, if such association hasn't been done as a default (e.g. as in the case where the agent is an exclusive agent of an agency).

Please amend paragraph 0118 on page 27 of the application as filed as follows:

Fig. 20 shows the Clients Details View. The Client Profile Form is shown in 2002, and the user can press icon 2004 to get a print-formatted report of client details. The user can also add client to list of selected items for action (2006) (~~2206~~). By using one of detail tabs 2008, the user can obtain/access addition data pertaining to the specific client in focus.